

Montgomery Advertiser SUNDAY

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BLACK HISTORY MONTH

‘Redlining’ has created a great divide

Blacks more likely to be denied a mortgage than whites

Brian Edwards Montgomery Advertiser
USA TODAY NETWORK

From a young age, Terrell Taylor’s father had pointed advice about loans.

“My dad raised me not to go to the bank,” he said. “I guess it just felt like the banks aren’t for us.”

Save up and pay in full, his dad said. So Taylor, 36,

saved money to flip houses, living in each home as he fixed it up because he couldn’t afford to buy a second house to flip without a line of credit. Then Taylor saved money from flipping houses to open a west Montgomery restaurant.

When he wanted to do some small renovations to the restaurant, Taylor said he again had troubles getting loans, despite having two to three times more in

collateral than what he was asking for in the loan.

Montgomery is one of the worst cities to get a loan if you are a minority, according to a yearlong study released this week by Reveal from the Center for Investigative Reporting. The investigation found that black residents are three times more likely to be denied a mortgage compared to white residents.

For the 50th anniversary of the Fair Housing Act, the Montgomery Advertiser sought out stories of lend-

See REDLINING, Page 6A



Alabama Air National Guard pilot finds satisfaction in helping others fly

A. Stacy Long Montgomery Advertiser | USA TODAY NETWORK

Their ages are wildly different, as are their current roles in life, with one as a mentor and teacher with the other a teenage student. • But one of their earliest memories has an eerie similarity — and it shapes their relationship today and one of Rich Peace’s main goals. • Peace and Johnny Montgomery, both reaching back to their pre-kindergarten days when Santa’s lap was a comfort zone and chocolate-chip cookies were a meal’s main course, had the same goal. • They wanted to grow up to be a pilot. • “It’s just something I’ve always wanted to do,” Montgomery said. • Montgomery, a 17-year-old senior at Stanhope Elmore, has made strides toward that goal over the last year, thanks to people like Peace, a 43-year-old fighter pilot with the Alabama Air National Guard.

See PEACE, Page 5A

“I talked to some other pilots, and most of them had a lot of exposure to aviation when they were young. In the African-American community, I think we lacked that experience.”

Rich Peace

Alabama Air National Guard

Major Rich Peace prepares to fly in his F-16 at the 187th Fighter Wing of the Alabama Air National Guard in Montgomery on Thursday. MICKEY WELSH/ADVERTISER

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